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PATENT
Attny Dkt No.: 10392-46001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: WALLMAN, Steven M.H.

Appl'n No.: 09/038,158

Art Unit: 3624

Filing Date: 11 March 1998

Examiner: Bashore, A. L.

Title: METHOD AND APPARATUS FOR ENABLING
SMALLER INVESTORS OR OTHERS TO
CREATE AND MANAGE A PORTFOLIO OF
SECURITIES OR OTHER ASSETS OR
LIABILITIES ON A COST EFFECTIVE BASIS

Commissioner for Patents

P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

The following amendments and remarks are respectfully submitted:

RECEIVED
APR 09 2004
GROUP 3600

04/07/2004-JBAL-IMAN-00000108-110600-09038158
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